

**Information to identify the case:**

Debtor 1	<u>Sean C. Evanovich</u>	Social Security number or ITIN	<b>xxx-xx-9006</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-23175-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sean C. Evanovich

1/28/20

By the court: Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Sean C. Evanovich  
 Debtor

Case No. 14-23175-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: nsha  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db +Sean C. Evanovich, 331 Ridgepoint Circle, Apt. 14A, Bridgeville, PA 15017-1574  
 cr +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,  
 Tucson, AZ 85712-1083  
 13901590 AT&T Universal Card, P. O. Box 6500, Sioux Falls, SD 57117-6500  
 13962373 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road, Suite # 200,  
 Tucson, AZ 85712-1083  
 13901595 Chase Mortgage, Attn: Customer Service Research, Mail Code: OH4-7302, P.O. Box 24696,  
 Columbus, OH 43224-0696  
 13905868 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13901598 +Genene Evanovich, 34 Westchester Court, Mc Kees Rocks, PA 15136-1380  
 13982360 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 13942430 M&T Bank, PO BOX 1508, Buffalo, NY 14240-1508  
 13907014 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 13901606 PNC Bank, N.A., Centralized Customer Assistance Team, PO Box 1366,  
 Pittsburgh, PA 15230-1366  
 13936298 +Township of Robinson/Montour SD, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 29 2020 03:14:52 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

13901591 EDI: BANKAMER.COM Jan 29 2020 08:03:00 Bank of America, Card Services Credit Department,  
 PO Box 981811, El Paso, TX 79998-9986  
 13901592 +EDI: CITICORP.COM Jan 29 2020 08:03:00 Best Buy, c/o Citi, PO Box 790441,  
 Saint Louis, MO 63179-0441  
 13901593 EDI: RMSC.COM Jan 29 2020 08:03:00 Bill Me Later/PayPal Services, P.O. Box 2394,  
 Omaha, NE 68103-2394  
 13901605 EDI: CITICORP.COM Jan 29 2020 08:03:00 National Tire & Battery, General Correspondence,  
 PO Box 653054, Dallas, TX 75265-3054  
 13901607 EDI: CITICORP.COM Jan 29 2020 08:03:00 Radio Shack, General Correspondence,  
 PO Box 653054, Dallas, TX 75265-3054  
 13901594 EDI: CAPITALONE.COM Jan 29 2020 08:03:00 Capital One GM, PO Box 71107,  
 Charlotte, NC 28272-1107  
 13958944 EDI: RECOVERYCORP.COM Jan 29 2020 08:03:00 Capital Recovery V, LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13958603 +E-mail/Text: kburkley@bernsteinlaw.com Jan 29 2020 03:15:19 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13949688 EDI: ECAST.COM Jan 29 2020 08:03:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
 OF CITIBANK (SOUTH DAKOTA), N.A., POB 29262, NEW YORK, NY 10087-9262  
 13901597 E-mail/Text: bankruptcynotice@fcbanking.com Jan 29 2020 03:14:37 First Commonwealth Bank,  
 P. O. Box 400, Indiana, PA 15701-0400  
 13901596 EDI: CRFRSTNA.COM Jan 29 2020 08:03:00 Firestone, c/o Credit First National Association,  
 BK-11/ Customer Service, PO Box 81315, Cleveland, OH 44181-0315  
 13905296 +E-mail/Text: kpenn@lenderlaw.com Jan 29 2020 03:15:27 First Commonwealth Bank,  
 c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375,  
 401 Liberty Avenue, Pittsburgh, PA 15222-1000  
 13901601 EDI: IRS.COM Jan 29 2020 08:03:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 13901602 EDI: RMSC.COM Jan 29 2020 08:03:00 JC Penney Credit Services, Customer Service C/O GEGRB,  
 PO Box 965009, Orlando, FL 32896-5009  
 13901604 E-mail/Text: camanagement@mtb.com Jan 29 2020 03:14:42 M&T Bank,  
 1 Fountain Plaza, 3rd Floor, Buffalo, NY 14203  
 13901603 E-mail/Text: camanagement@mtb.com Jan 29 2020 03:14:42 M&T Bank, Lending Services,  
 Customer Support, PO Box 900, Millsboro, DE 19966  
 13948347 EDI: PRA.COM Jan 29 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13901608 EDI: RMSC.COM Jan 29 2020 08:03:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927  
 TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
 cr Montour School District  
 cr Township of Robinson  
 13901599\* +Genene Evanovich, 34 Westchester Court, Mc Kees Rocks, PA 15136-1380  
 13901600\* +Genene Evanovich, 34 Westchester Court, Mc Kees Rocks, PA 15136-1380  
 13907268\* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982

District/off: 0315-2

User: nsha  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Jan 28, 2020

cr ###First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,  
401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 4, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
andygornall@latouflawfirm.com  
Christopher M. Frye on behalf of Debtor Sean C. Evanovich chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of Robinson jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor Montour School District jhunt@grblaw.com,  
cnoroski@grblaw.com  
Kevin Scott Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
pabk@logs.com  
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10